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New Claims

27. A method of processing an electronic coupon corresponding to a product being scanned and purchased comprising:

reading said electronic coupon from the memory of a portable user apparatus into a memory of a transaction system;

scanning a product identifying code on said product; and

electronically matching the downloaded electronic coupon with the product identifying code on a purchased product to redeem the coupon.

28. The method as defined in claim 27, where the portable user apparatus is an optical code reader.

29. The method of claim 28, further comprising the step of reading a printed coupon by scanning a printed bar code symbol corresponding to the coupon by said optical code reader.

30. The method of claim 27, further comprising the step of reading an electronic coupon by downloading digital data from a server on the Internet into the memory of the user apparatus.

31. The method of claim 28, wherein the electronic coupon is read by downloading digital data from a host computer to the optical code reader when the optical code reader scans a product identifying code on a product for which an electronic coupon is available.

32. The method of claim 29, wherein a time stamp and expiration date associated with the electronic coupon is also read into the memory of the user apparatus and stored with the electronic coupon when the printed coupon is scanned.

33. The method of claim 27, wherein means are provided in the user apparatus for limiting the number of electronic coupons that may be stored corresponding to a single product identifying code.

34. The method of claim 27, wherein means are provided in the transaction system for limiting the number of electronic coupons that may be stored corresponding to a single product identifying code.

35. The method of claim 30, wherein means are provided in the reader for limiting the number of electronic coupons that may be stored corresponding to a single product identifying code.

36. The method of claim 33, wherein the means for limiting the number of electronic coupons comprises software for checking the number of copies of

electronic coupon corresponding to single product identifying codes is stored in memory of the user apparatus.

37. The method of claim 27, wherein said step of reading said electronic coupons into a memory of a transaction system is performed by electrically coupling said user apparatus to said transaction system.

38. The method of claim 27, wherein said step of reading said electronic coupons into a memory of a transaction system is performed by wirelessly transferring data from said user apparatus to said transaction system.

39. The method of claim 27, further comprising the steps of providing a customer identifier in the user apparatus, and reading said identifier into memory of the transaction system at the time of purchase.

40. A method of encoding an electronic coupon to facilitate a transaction using such coupon comprising

providing customer identifier data in a user's computer;

inputting into the computer a record or template representing an electronic coupon for a specific product; and

transferring a record of an electronic coupon including said customer identifier data from the user's computer to a transaction processor.

41. The method as defined in claim 40, wherein the user's computer includes an optical code reader.

42. The method as defined in claim 41, when the step of inputting a record for an electronic coupon includes scanning a bar code symbol with the optical code reader.

43. The method as defined in claim 42, when the bar code symbol is in UCC/EAN-128 Coupon Extended Code format.

44. The method as defined in claim 43, wherein the customer identifier data is provided in the Household ID field of the UCC/EAN-128 code.

45. The method of claim 41, wherein the step of inputting a record for an electronic coupon is performed by downloading digital data by the user from a server on the Internet into the memory of the user computer.

46. The method of claim 41, wherein the electronic coupon is read by automatically downloading digital data from a host computer to the user computer when the optical code reader has scanned a product identifying code on a product for which an electronic coupon is available, and the user has coupled the user computer to a host computer.

47. A method of preparing paper coupon to facilitate a sales transaction using such coupon comprising

- providing a customer identifier in a user's computer;
- inputting into the computer an electronic coupon template for a specific product;
- providing the customer identifier data into the coupon template; and
- printing a paper coupon including the customer identifier data for said specific product.

48. The method as defined in claim 47, wherein the user's computer includes an optical code reader.

49. The method as defined in claim 47, when the step of inputting an electronic coupon template includes scanning a bar code symbol with the optical code reader.

50. The method as defined in claim 49, when the bar code symbol is in UCC/EAN-128 Coupon Code format.

51. An article comprising a computer-readable medium that stores computer-executable instructions for encoding an electronic coupon comprising:

- means for acquiring coupon template data from a scan of a bar code symbol;
- and
- means for encoding customer identifier data in the coupon template.

52. A method for using a bar code reader to facilitate a sales transaction using an electronic coupon utilizing a computer network comprising:

inputting into the bar code reader a product coupon derived from scanning a bar code symbol;

providing a customer identifier in the bar code reader;

associating the bar code reader with a sales transaction terminal linked to a computer network to tender the coupon associated with a purchased product;

determining the server on the network associated with the supplier of the product;

transmitting purchase confirmation over the network to the server with the data of the tendered coupons; and

receiving a response from the server including a payment of the value of the tendered coupon.

53. A sales transaction system utilizing electronically stored coupons comprising:

a portable handheld optical code reader for scanning bar code symbols on paper coupons associated with product items to be purchased, including a memory for storing symbol data of coupons scanned by the reader; and

a host computer for receiving data associated with the scanned coupons from the memory of the reader, and for redeeming the electronically stored coupons for each respective corresponding item purchased.

54. A sales transaction system utilizing electronically stored coupons comprising:

a portable handheld optical code reader for scanning bar code symbols corresponding to product items to be purchased and/or paper coupons associated with such product items, including a memory for storing symbol data of items and/or paper coupons scanned by the reader, as the case may be, and

a host computer for receiving data associated with the scanned items and/or paper coupons from the memory of the reader, and for each redeeming the electronically stored coupons for each respective corresponding item purchased.